

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 James A. Citro
 Deirdre Foley-Citro
 Debtors

Case No. 15-16986-sr
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Sep 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2016.

db/jdb +James A. Citro, Deirdre Foley-Citro, 1720 Sammar Road, Lancaster, PA 17601-5045
 13605425 +Allied Interstate, 3200 Northline Avenue, Greensboro, NC 27408-7613
 13605427 +Apex, P. O. Box 7044, Lancaster, PA 17604-7044
 13605428 +Arrow Financial Services, 5996 West Touhy Avenue, Niles, IL 60714-4610
 13605429 Arrow Financial Services, 2450 West Peterson, Chicago, IL 60659-4113
 13605430 +Atlantic Communications Group Inc., 18 East Mill Road, Flourtown, PA 19031-2027
 13676442 +Burke & Hess, 1672 Manheim Pike, Lancaster, PA 17601-3028
 13605431 Central Credit Services Inc., PO Box 15118, Jacksonville, FL 32239-5118
 13605432 +Corporate Receivables, P.O. Box 32995, Phoenix, AZ 85064-2995
 13605434 +Heart Group of Lancaster, 217 Harrisburg Avenue, Lancaster, PA 17603-2994
 13605435 +Lancaster General Hospital, 555 North Duke Street, P O Box 3555, Lancaster, PA 17604-3555
 13605436 #+MRI Group, 560 North Lime Street, Lancaster, PA 17602-2216
 13605437 +MRS Associates, Inc., 3 Exucitive Campus, Suite 400, Cherry Hill, NJ 08002-4103
 13666576 Navient Solutions, Inc., Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
 13621045 Navient Solutions, Inc. On Behalf of, Educational Credit Management Corp, P.O. box 16408, Saint Paul, MN 55116-0408
 13605441 Oxford Management Group, PO Box 18060, Hauppauge, NY 11788-8860
 13605442 Oxford Management Services, PO Box 18060, Hauppauge, NY 11788-8860
 13605443 +Phillips & Cohen Assoc Ltd, PO Box 48458, Oak Park, MI 48237-6058
 13605444 Recovery Management Servcies, Inc., PO Box 857, Warrenville, IL 60555-0857
 13605445 Strategic Recovery Group, PO Box 52238, Idaho Falls, ID 83405-2238

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 10 2016 01:46:14 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSCBICNOTICE1@state.pa.us Sep 10 2016 01:45:49
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 10 2016 01:46:05 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13605424 +EDI: FSAE.COM Sep 10 2016 01:38:00 Accounts Solutions Group, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 13605426 EDI: GMACFS.COM Sep 10 2016 01:38:00 Ally Auto Bank, PO Box 9001951,
 Louisville, KY 40290-1951
 13641488 +EDI: GMACFS.COM Sep 10 2016 01:38:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 13624312 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 10 2016 01:45:36 Ditech Financial LLC,
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone 57709-6154
 13605433 +EDI: RMSC.COM Sep 10 2016 01:38:00 Green Tree Servicing LLC, 7360 South Kyrene Road,
 Tempe, AZ 85283-8432
 13605440 EDI: NESF.COM Sep 10 2016 01:38:00 NES, 29125 Solon Road, Solon, OH 44139-3442
 13605438 +EDI: NAVIENTFKASMSERV.COM Sep 10 2016 01:38:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 13605439 E-mail/Text: electronicbkydocs@nelnet.net Sep 10 2016 01:45:58 Nelnet, P O Box 2304,
 Indianapolis, IN 46206-2304
 13653911 +E-mail/Text: electronicbkydocs@nelnet.net Sep 10 2016 01:45:58
 U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
 13605446 +EDI: URSI.COM Sep 10 2016 01:38:00 United Recovery Systems, 5800 North Couse Drive,
 Houston, TX 77072-1613
 13623039 EDI: WFFC.COM Sep 10 2016 01:38:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
 PO Box 19657, Irvine, CA 92623-9657
 13605447 EDI: WFFC.COM Sep 10 2016 01:38:00 Wells Fargo Dealer Services, PO Box 25341,
 Santa Ana, CA 92799-5341

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,
J100@ecfcbis.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing
LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
MICHAEL D. HESS on behalf of Joint Debtor Deirdre Foley-Citro amburke7@yahoo.com
MICHAEL D. HESS on behalf of Debtor James A. Citro amburke7@yahoo.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **James A. Citro**
First Name Middle Name Last Name
Debtor 2 **Deirdre Foley-Citro**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6749**
EIN **-----**
Social Security number or ITIN **xxx-xx-8078**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **15-16986-sr**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James A. Citro

Deirdre Foley-Citro

9/8/16

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.